

 <p>LIST OF REFERENCES CITED BY APPLICANT (Use several sheets if necessary)</p>					ATTY. DOCKET NO. 10003-052-999		APPLICATION NO. 09/928,999	
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	AX	MasterCard Int'l Inc. Operations Manual §§ 5.11-5.14 (Nov. 1993)						
EXAMINER				DATE CONSIDERED 10.30.05				
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>								